

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-12633 JKS  
MARIE R. ST.-PHARD, Judge: SHERWOOD  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: DECEMBER 20, 2019  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR    Initial Debtor: MS    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \*\*\* per MONTH to the Chapter 13 Trustee, starting on MARCH OF 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 762-764 Stuyvesant Ave., Irvington, NJ

Proposed date for completion: 3/31/20 or as extended \*\*

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\*\*\* i. \$10,152 paid in to date through December of 2019 (over 34 months);

ii. \$412 per month, starting in January of 2020, for a period of twenty-six (26) months

\*\* Trustee is to pay the post-petition arrears due under the mortgage with VRMTG Asset Trust, as set forth in the plan, pending completion of loan modification. Mortgage arrears, to the extent not paid through plan payments, to be addressed through loan modification.

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$ Supp. Fees
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$13,036.47

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
VRMTG ASSET TRUST MORTGAGE AGAINST REAL PROPERTY	MORTGAGE RE: 762-764 Stuyvesant Ave., Irvington, NJ	POST PET. ARREARS OF \$8,448.98 PLUS LEGAL FEES AND COSTS OF \$531, FOR A TOTAL DUE POST-PET. TO BE PAID BY TRUSTEE OF \$8,979.98	N/A	\$8,979.98 POST PET ARREARS AND LEGAL FEES AND COSTS	REGULAR PAYMENTS STARTING DECEMBER 1, 2019, TO BE PAID BY DEBTOR TO VRMTG ASSET TRUST MORTGAGE

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: APRIL 29, 2017.

Explain below **why** the plan is being modified:

TO ADDRESS A POST-PETITION ARREARAGE ON THE MORTGAGE WITH VRMTG ASSET TRUST. ORDER TO PROVIDE FOR THE DEBTOR TO FILE A MODIFIED PLAN CALLING FOR THE PAYMENT OF POST-PETITION ARREARAGE PLUS LEGAL FEES AND COSTS. PLAN NOW PROVIDES FOR PAYMENT OF THE POST-PETITION ARREARAGE AND FOR THE DEBTOR TO OBTAIN A LOAN MOD.

Explain below **how** the plan is being modified:

THE PLAN NOW ACCOUNTS FOR THE POST-PETITION ARREARAGE DUE TO THE MORTGAGEE. PLAN PAYMENTS INCREASE IN JANUARY OF 2020 TO COVER THE POST-PETITION ARREARAGE AND LEGAL FEES AND COSTS ALONG WITH THE LEGAL FEES AND COSTS ASSOCIATED WITH THE DEFAULT AND LOSS MITIGATION REQUEST FILED.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: DECEMBER 20, 2019

/S/ MARIE R. ST.-PHARD  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: DECEMBER 20, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Marie R ST-Phard  
DebtorCase No. 17-12633-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 lm +Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277  
 516639370 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 516639371 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 516639378 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 516743303 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011  
 516639380 Ditech, PO Box 6176, Rapid City, SD 57709-6176  
 516639381 +Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277  
 516639383 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)  
 516639382 +First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 516639389 Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318  
 518449528 +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South,  
 Attn BK Dept, Houston TX 77042-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516639369 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:44 Annie Sez,  
 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 516639374 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 00:01:30  
 Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238  
 516727039 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:00:37  
 CW Nexus Credit Card Holdings 1, LLC, c/o Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 516639372 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 00:01:29 Capital One,  
 PO Box 30253, Salt Lake City, UT 84130-0253  
 516872286 +E-mail/Text: bankruptcy@cavps.com Jan 13 2020 23:54:26 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516639375 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:43 Comenity Bank,  
 PO Box 182789, Columbus, OH 43218-2789  
 516639376 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:44 Comenity Bank/Annie Sez,  
 995 W 122nd Avenue, Westminster, CO 80234-3417  
 516639377 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:44 Comenity Bank/Brylane Home,  
 PO Box 182789, Columbus, OH 43218-2789  
 516639379 +E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 00:00:52 Credit One Bank NA,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 516771074 E-mail/Text: bankruptcy.bnc@ditech.com Jan 13 2020 23:53:32  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516639387 E-mail/Text: cio.bncmail@irs.gov Jan 13 2020 23:53:28 Internal Revenue Service,  
 Insolvency Operations, PO Box 21125, Philadelphia, PA 19114  
 516789288 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 00:00:58 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516791617 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 13 2020 23:54:02 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516727038 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:00:04 Merrick Bank,  
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516639388 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:00:02 Merrick Bank,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 516889242 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 14 2020 00:22:56  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 516890334 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 14 2020 00:00:11  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 516756272 E-mail/Text: bnc-quantum@quantum3group.com Jan 13 2020 23:53:53  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516639390 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:01:25 Synch, PO Box 965024,  
 Orlando, FL 32896-5024  
 516639391 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:40 Synch/Care Credit,  
 PO Box 965036, Orlando, FL 32896-5036  
 516639392 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:01:25 Synch/JC Penny, PO Box 965007,  
 Orlando, FL 32896-5007  
 516639393 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:42 Synch/Lowes, PO Box 956005,  
 Orlando, FL 32896-0001  
 516639394 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:41 Synch/Sleepys, PO Box 965036,  
 Orlando, FL 32896-5036

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jan 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516639395 +E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 00:00:41 Syncb/Tjx Cos, PO Box 965005,  
Orlando, FL 32896-5005  
516639396 E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 00:00:41 Syncb/Walmart, PO Box 965024,  
El Paso, TX 79998

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516639373\* +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
516639386\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 105572, Atlanta, GA 30348)  
516639385\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
516639384\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Function,  
PO Box 724, Springfield, NJ 07081)  
518449529\* +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South,  
Attn BK Dept, Houston TX 77042-4546

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondslaw5622@gmail.com;courtemail789@gmail.com  
Kevin Gordon McDonald on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Sindi Mncina on behalf of Creditor VRMTG Asset Trust smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8